

# SCHEDULE OF FEES



FIRST METRO BANK - MAIN BRANCH  
 406 WEST AVALON AVE, MUSCLE SHOALS, AL 35661

Cash Withdrawal other than First Metro ATM	\$2.00
Balance Inquiry other than First Metro ATM	\$2.00
Replacement ATM or Check Card	\$15.00
Request of ATM personal identification number (PIN) mailer	\$5.00
Non-customer at First Metro Bank ATM	\$3.00
Non-Personalized Checks (each)	\$1.10
Check printing	(fee depends on style of check ordered)
Cashier's check	\$5.00
Official check	\$5.00
Official Check Non-Customer	\$10.00
Dormant Account Fee	\$2.00 (this fee is charged each month) An account is dormant if, within 12 months, you have made no deposits or withdrawals to the account.
Overdraft Fee	\$33.00 (this fee may be imposed by any of the following: check, in-person withdrawal, ATM withdrawal or electronic means)
Non-Sufficient Funds (NSF) Fee	\$33.00 (this fee may be imposed by any of the following: check, in-person withdrawal, ATM withdrawal or electronic means)
Telephone Transfers	\$2.00
Balance inquiry by telephone	\$2.00 (in excess of four per month)
Account research	\$30.00 per hour
Stop payments (per item)	\$30.00
Fax Service (incoming and outgoing, 5 page minimum)	\$1.00 per page
Photocopies	\$1.00 per page
<b>Wire Transfers</b>	
Domestic Wire Transfer	
Incoming	\$15.00
Outgoing	\$20.00
International Wire Transfer	
Incoming	\$15.00
Outgoing	\$50.00
<b>Coin and Currency</b>	
Coin, per roll	\$1.10
Currency, per strap	\$1.10
<b>Savings</b>	
Automatic Transfer from Savings to Checking for Overdraft Coverage	\$15.00 per transfer; assessed at statement cycle
Withdrawals in excess 6 per month	\$2.00 per item
<b>Collection Items</b>	
Domestic Collection Item (incoming and outgoing)	\$20.00
International Collection Item (incoming and outgoing)	\$25.00
Bonds and Coupons	\$12.00
<b>Special Handled Items (deposited items returned unpaid, chargebacks, cash items, re-deposits, etc...)</b>	\$3.00
<b>Safe Deposit Box (annual rental)</b>	
3 x 5	\$30.00
3 x 10	\$45.00
4 x 10	\$50.00
5 x 10	\$60.00
10 x 10	\$90.00
Levy/Garnishment	\$75.00
Night Deposit Lock Bag (first bag no charge)	\$15.00
Zip Bag (first bag no charge)	\$2.00
Notary Fee (per item notarized)	\$5.00
Close of Account within 90 days of opening	\$10.00
Replacement Loan Coupon Book	\$5.00

**Reconciliation Services**

Special Statements	
Reset and Cut-off	\$5.00
Snapshot	\$2.00
Account Balancing Assistance	\$10.00 per hour

**Imaging Services**

CD-Rom	\$10.00
Duplicate Statement	\$2.50
Check Image Copies	\$1.00

**Small Business "GO" Checking**

\$0.25 (per item charge in excess of 325-all transactions including checks cleared, checks within a deposit, ACH transactions)

**Metro Business Investment**

\$12 monthly service charge if balance falls below \$1,000 on any day of the statement cycle

**Metro Commerical Money Market**

\$10 monthly service charge if balance falls below \$2,500 on any day of the statement cycle

**Metro Business Account (MBA) Analysis**

Service Account Fee	\$10.00
Checks Paid	\$.10
Deposited Items	\$.10
Ledger Credits	\$.10
Ledger Debits	\$.10
Deposited Items Returned Unpaid	\$3.00
Reserve Requirement	10%
Negative Investable Balance	18%

Earnings credit is based on the savings account rate.

(May be updated monthly)

**Cash Management Services**

Set-up Fee	\$25.00
Level I	\$49.95
Level II	\$99.95
Level III	starting at \$495
Overlimit Bill Payees	\$3.00 each

**ACH Origination**

Overlimit File Fee	\$5.00
File Deletion/Reversal	\$25.00
Rejection Fee	\$5.00
Notification of Change	\$4.00
Returns	\$4.00
NACHA Rule Book	\$25.00

**Sweep Services**

Monthly Sweep Account Fees	
Investment Sweep	\$100.00
Line of Credit Sweep	\$75.00
Additional Sub-Accounts	\$15.00

**In the normal course of business, we generally pay electronic transactions first and then checks in serial number order, in the transaction processing order received.**